

STATE OF MARYLAND
FREDERICK COUNTY

TO WIT:

I hereby certify that on this 12th day of January, 1973,
before me, the subscriber, a Notary Public of the State of Maryland, in and for the County aforesaid, personally
appeared Robert E. Kolb and Annie E. Kolb, his wife,

personally known to me to be the above named mortgagors and acknowledged the foregoing mortgage to be
their act and deed.

WITNESS my hand and Notarial Seal.

David M. Kemp
Notary Public

David M. Kemp

STATE OF MARYLAND
FREDERICK COUNTY

TO WIT:

I hereby certify that on this 12th day of January, 1973,
before me, the subscriber, a Notary Public of the State of Maryland, in and for the County aforesaid, personally
appeared Guy W. Nusz, President of Farmers and Mechanics National Bank,
a body corporate, mortgagee, and made oath in due form of law that the amount of
the loan which said mortgage has been given to secure was paid over and disbursed
by the party secured by the mortgage to either the borrowers or the person responsible
for disbursement of funds in the closing transaction or their respective agent at a
time no later than the final and complete execution of the mortgage, and further

~~mortgagee named in the foregoing mortgage, and made oath in due form of the law that the consideration, stated~~
in the said mortgage is true and bona fide as therein set forth, and further that he is the agent and
President of said mortgagee, and duly authorized to make this affidavit.

WITNESS my hand and Notarial Seal.

David M. Kemp
Notary Public

David M. Kemp

Jan 23 1973
MORTGAGE

ROBERT E. KOLB AND

ANNIE E. KOLB, HIS WIFE

TO

FARMERS AND MECHANICS
NATIONAL BANK
A BODY CORPORATE

SHOEMAKER & SMITH
Attorneys at Law